THE HEALTH INSURANCE MAZE

How Cancer Patients Get Lost in the Red Tape of Utilization Management

CANCERcare®

JUNE 2025

A summary of findings from **CARE** — **C**ommercial Insurance and Pharmacy Benefit Manager Impact on Cancer Treatment **A**ccess and Quality of Life: A **R**esearch **E**valuation

Insurance Red Tape: By The Numbers

85% faced **prior authorization** for treatments during cancer;

76% in the **last year alone**, often multiple times

95% of authorizations were **eventually approved**, but only after:

29% experienced **diagnostic delays**

40% faced **treatment delays**

14% experienced **abrupt coverage stoppages** in the past year

64% of those **experienced treatment interruption**

Among those who switched treatment due to coverage stoppage:

45% reported worse side effects

38% said the new treatment cost more

Pharmacy Benefit Manager (PBM) Awareness

More than **3 in 4** respondents **(77%)** either **did not know what PBMs do or had never heard of them**

Confidence in Understanding Insurance Coverage

About **1/4** of all respondents **(23-25%)** reported feeling **"not at all" or only "slightly" confident in figuring out their coverage or out-of-pocket costs**

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Red Tape by Insurance Type

	EMPLOYER PLAN	MEDICARE ADVANTAGE	TRADITIONAL MEDICARE
Any prior authorization *(Past 12 Months)*	**87%**	**72%**	**57%**
5+ treatment prior authorizations *(Past 12 Months)*	**43%**	**23%**	**15%**
Treatment coverage stoppage *(Past 12 Months)*	**21%**	**9%**	**8%**
Patient or family got involved in most recent prior authorization	**63%**	**31%**	**29%**

Time Lost Navigating Red Tape

Among those who got involved in prior authorization:

51% lost up to a **full business day**

27% lost up to **2-3 business days**

12% lost a **full business week or more** dealing with a single incident of authorization

Financial & Emotional Impact

36% reported **worsened stress**; **29%** reported **reduced trust in the healthcare** system

34% experienced **financial hardship**; **22%** **rationed medication** due to cost

47% with Employer Plans **paid ≥$2,500/year out-of-pocket** vs. **28%** Medicare Advantage; **24%** Traditional Medicare

Data from a national survey of 1201 insured adults treated for cancer in the past year (Employer Plans, Medicare Advantage, or Traditional Medicare). Read the full report, The Health Insurance Maze: How Cancer Patients Get Lost in the Red Tape of Utilization Management (June 2025), www.cancercare.org/redtape.